Case 18-25365-ABA Doc 77 Filed 03/20/20 Entered 03/20/20 09:18:18 Desc Main Document Page 1 of 2

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor TIAA, FSB, FORMERLY KNOWN AS EVERBANK

In Re:

Angela M. Carr, Joseph W. Carr,

Debtors.

Court for the Identity of No.

Order Filed on March 20, 2020 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 18-25365 ABA

Adv. No.:

Hearing Date: 3/24/2020 @ 10:00 a.m..

Judge: Andrew B. Altenburg, Jr.

ORDER CURING POST-PETITION ARREARS & REINSTATING STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: March 20, 2020

Honorable Andrew B. Altenburg, Jr. United States Bankruptcy Court (Page 2)

Debtor: Angela M. Carr, Joseph W. Carr

Case No: 18-25365 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS & REINSTATING STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, TIAA, FSB, FORMERLY KNOWN AS EVERBANK, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 1717 Herbert Boulevard, Monroe Township, NJ, 08094, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Mitchell L. Chambers Jr., Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that the automatic stay as to the property located at 1717 Herbert Boulevard, Monroe Township, NJ, 08094 is hereby reinstated; and

It is **ORDERED, ADJUDGED and DECREED** that as of March 4, 2020, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due December 2019 through March 2020 for a total post-petition default of \$6,395.80 (4 @ \$1,599.16, \$0.84 less suspense); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the debtors will make a lump sum payment of \$6,395.80 immediately; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume April 1, 2020 directly to Secured Creditor's servicer, Bank of America, PO Box 660933, Dallas TX 75266 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 in an amount to be included in a post-petition fee notice for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the Order Vacating Stay entered February 14, 2020 (#70 on the docket) is hereby vacated.